

CITIZENS COMMERCE BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 2702278	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$297	\$236	-20.6%		
Loans	\$196	\$133	-32.3%		
Construction & development	\$19	\$12	-37.6%		
Closed-end 1-4 family residential	\$62	\$45	-27.0%		
Home equity	\$7	\$5	-28.2%		
Credit card	\$2	\$2	-14.4%		
Other consumer	\$5	\$2	-67.2%		
Commercial & Industrial	\$15	\$7	-48.7%		
Commercial real estate	\$39	\$26	-33.4%		
Unused commitments	\$21	\$18	-14.4%		
Securitization outstanding principal	\$5	\$1	-84.9%		
Mortgage-backed securities (GSE and private issue)	\$28	\$23	-17.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$21	\$41	90.5%		
Cash & balances due	\$39	\$27	-30.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$289	\$228	-21.4%		
Deposits	\$248	\$192	-22.6%		
Total other borrowings	\$35	\$34	-3.8%		
FHLB advances	\$27	\$27	0.0%		
Equity					
Equity capital at quarter end	\$8	\$8	7.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	2.9%	3.6%	--		
Tier 1 risk based capital ratio	4.8%	6.5%	--		
Total risk based capital ratio	6.1%	7.8%	--		
Return on equity ¹	-57.7%	-6.6%	--		
Return on assets ¹	-1.7%	-0.2%	--		
Net interest margin ¹	2.2%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	20.8%	27.5%	--		
Loss provision to net charge-offs (qtr)	46.8%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	56.8%	41.4%	1.1%	0.4%	--
Closed-end 1-4 family residential	10.1%	8.2%	0.2%	0.5%	--
Home equity	11.1%	4.6%	0.0%	0.0%	--
Credit card	2.0%	1.3%	5.0%	0.1%	--
Other consumer	2.1%	7.0%	1.5%	0.1%	--
Commercial & Industrial	4.5%	12.0%	0.3%	0.4%	--
Commercial real estate	13.3%	14.4%	0.2%	0.0%	--
Total loans	19.2%	15.5%	0.3%	0.3%	--